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FACSIMILE**FROM:**

Attorney:	Christopher J. Palermo	Direct Phone:	408-414-1080 ext 202
Attorney's E-Mail:	cpalermo@hptb-law.com	Sender's Fax:	San Jose, CA (408) 414-1076
By Secretary:	Teresa Austin	Direct Phone:	408-414-1080 ext 217
Re:	Petition to Defer	Date:	June 13, 2005 Time Sent:

Serial No. 09/442,106, filed November 17, 2005. Number of pages including this page: 10

TO:

Name	Company	Facsimile No.	Contact No.
Yogesh C. Garg	United States Patent and Trademark Office, GAU 3625	703-872-9306	703-306-0252

**IMMEDIATE ATTENTION IS REQUESTED
OFFICIAL COMMUNICATION INTENDED FOR ENTRY**

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ENCLOSURES:

Transmital Form with fee authorization (1 pg)

Petition to Defer Issuance of Patent Application Under C.F.R. §1.314 (2 pgs)

Copy of Previously submitted Information Statement with Form PTO 1449 and Acknowledgment Receipt (6 pgs)

PTO/SB/21 (08-00)

Approved for use through 10/31/02. OMB 0651-0031

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number 09/442,108

Filing Date October 10, 2003

First Named Inventor John Philip PETTITT

Group Art Unit 3625

Examiner Name Yogesh C. Garg

Attorney Docket Number 53588-0025

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge \$130.00 for payment of fees associated with this communication to Deposit Account No. 50-1302.	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> After Final	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) (23 pgs) (in triplicate)
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Petition To Convert To a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Power of Attorney, Revocation	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Change of Correspondence Address	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Terminal Disclaimer	
	<input type="checkbox"/> Request for Refund	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Petition to Defer Issuance of Patent Application Under C.F.R. §1.314 (2 pgs) Copy of Previously submitted Information Disclosure Statement with Form PTO-1449 and Acknowledgment Receipt (6 pgs)
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Hickman Palermo Truong & Becker LLP Christopher J. Palermo
Signature	
Date	June 13, 2005

CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office
Fax No. (703) 872-9306.

June 13, 2005

Type or printed name	Teresa Austin
Signature	
Date	June 13, 2005

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Attorney Docket No. 53588-0025

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Confirmation No.: 5428
 John Philip PETTITT :
 Serial No.: 09/442,106 : Group Art Unit: 3625
 Filed: November 17, 1999 : Examiner: Yogesh C. Garg

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For: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD
 TRANSACTION OVER A COMPUTER NETWORK

Mail Stop ISSUE FEE
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 P.O. Box 1450
 Alexandria, VA 22313-1450

PETITION TO DEFER ISSUANCE OF PATENT APPLICATION UNDER C.F.R § 1.314

Sir:

Applicant hereby respectfully petitions for deferral of the issuance of the application referenced above as a patent, to allow time for the Examiner to consider a previously submitted Information Disclosure Statement.

Specifically, the Applicants submitted an Information Disclosure Statement with Certificate of Mailing under 37 CFR 1.8 on December 10, 2004, with Form PTO-1449 and 27 references (see copy attached). The OIPE mailed Applicants a postcard acknowledgment receipt on December 13, 2004 indicating receipt of the paper and references. However, Applicants have not received an initialed copy of the Form PTO-1449 indicating consideration of the IDS.

Applicants have received such initialed copies for all other IDSs filed in the case.

Applicants filed the issue fee payment on April 11, 2005, by first class mail.

This petition is made to allow sufficient time for the Examiner to consider the IDS and

06/15/2005 TL0111 return the initialed form
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Attorney Docket No. 53588-0025

Based on the foregoing, it is respectfully submitted that Applicants have shown good and sufficient reasons why it is necessary to defer issuance of the patent as requested. Applicants respectfully request the Director to grant the petition.

The Commissioner is hereby authorized to charge \$130.00 for payment of fees associated with this communication to Deposit Account No. 50-1302.

Please address any questions to the undersigned at (408) 414-1080 ext. 202.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP



Date: June 13, 2005

Christopher J. Palermo
Registration No. 42,056

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on June 13, 2005

by Jesus Bustos